

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

TRACEY L. SAPKO

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:13-22107 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 28, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/14/2013 and confirmed on 7/26/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		84,040.40
Less Refunds to Debtor	937.75	
TOTAL AMOUNT OF PLAN FUND		83,102.65

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,900.00	
Trustee Fee	3,280.69	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,180.69

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF AMERICA** Acct: 6568	0.00	64,557.14	0.00	64,557.14
	BANK OF AMERICA** Acct: 6568	2,759.94	2,759.94	0.00	2,759.94
	PA DEPARTMENT OF REVENUE* Acct: 9430	2,885.16	2,885.16	185.35	3,070.51
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 9022	0.00	0.00	0.00	0.00
					70,387.59

Priority					
	MICHELLE L WATSON ESQ* Acct:	1,900.00	1,900.00	0.00	0.00
	TRACEY L. SAPKO Acct:	0.00	0.00	0.00	0.00
	TRACEY L. SAPKO Acct:	326.54	326.54	0.00	0.00
	TRACEY L. SAPKO Acct:	611.21	611.21	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: XXX9430	7,208.40	7,208.40	0.00	7,208.40
	PA DEPARTMENT OF REVENUE* Acct: 9430	325.97	325.97	0.00	325.97
					7,534.37

Unsecured					
	AMERICAN EXPRESS BANK FSB Acct: 1000	6,385.23	0.00	0.00	0.00
	ARROW FINANCIAL SERVICES++ Acct: 2010	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC, ASSIGNEE Acct: 9240	2,802.65	0.00	0.00	0.00
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 9466	20,294.52	0.00	0.00	0.00
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7433				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 5737				
	ASSET ACCEPTANCE LLC ASSIGNEE CH	36,126.94	0.00	0.00	0.00
	Acct: 3901				
	CITIBANK NA(*)	0.00	0.00	0.00	0.00
	Acct: 4239				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 0095				
	DISCOVER BANK(*)	5,866.51	0.00	0.00	0.00
	Acct: 7413				
	DYCK O NEAL INC*	0.00	0.00	0.00	0.00
	Acct: 2069				
	FOCUS RECEIVABLES MANAGEMENT	0.00	0.00	0.00	0.00
	Acct: 3858				
	ASSET ACCEPTANCE LLC - ASSIGNEE	29,202.71	0.00	0.00	0.00
	Acct: 1385				
	GE CAPITAL/HOME DEPOT++	0.00	0.00	0.00	0.00
	Acct: 8956				
	HSBC BANK++	0.00	0.00	0.00	0.00
	Acct: 8016				
	GECC/ LOWE'S++	0.00	0.00	0.00	0.00
	Acct: 2667				
	LVNV FUNDING LLC	10,505.49	0.00	0.00	0.00
	Acct: 7630				
	LVNV FUNDING LLC	3,943.38	0.00	0.00	0.00
	Acct: 4351				
	M & T BANK	19,135.71	0.00	0.00	0.00
	Acct: 2357				
	M & T BANK/CREDIT CORP	0.00	0.00	0.00	0.00
	Acct: ?				
	M & T BANK	18,357.82	0.00	0.00	0.00
	Acct: 7237				
	MEDICREDIT CORP	0.00	0.00	0.00	0.00
	Acct: 1346				
	PNC BANK FORMERLY NATIONAL CITY E	0.00	0.00	0.00	0.00
	Acct: 7801				
	NORTHLAND GROUP INC.	0.00	0.00	0.00	0.00
	Acct: 4739				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 2011				
	PRA/PORTFOLIO RECOVERY ASSOC	802.77	0.00	0.00	0.00
	Acct: 0053				
	WELTMAN WEINBERG & REIS CO LPA	0.00	0.00	0.00	0.00
	Acct: 2011				
	OLD REPUBLIC INSURANCE CO	41,494.34	0.00	0.00	0.00
	Acct: 8826				
	PA DEPARTMENT OF REVENUE*	242.81	0.00	0.00	0.00
	Acct: 9430				
	INTERNAL REVENUE SERVICE*	5,576.67	0.00	0.00	0.00
	Acct: 9430				
	UPP - UNIVERSITY OF PITTSBURGH PHY	106.99	0.00	0.00	0.00
	Acct: 9430				

*** NONE ***

TOTAL PAID TO CREDITORS

77,921.96

TOTAL	
CLAIMED	7,534.37
PRIORITY	5,645.10
SECURED	200,844.54

Date: 08/28/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 5 of 8
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TRACEY L. SAPKO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:13-22107 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 6 of 8

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Tracey L. Sapko
DebtorCase No. 13-22107-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jfur
Form ID: pdf900Page 1 of 3
Total Noticed: 61

Date Rcvd: Sep 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2018.

db
aty
13721461 +Tracey L. Sapko, 989 Newell Road, Fayette City, PA 15438-1159
13655072 +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street,
13655073 Pittsburgh, PA 15219-2719
13655075 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13655077 +Apothaker & Associates, PC, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
Arrow Financial Service, 8589 Aero Drive, Suite 600, San Diego, CA 92123
+Asset Management Professional, P.O. Box 2824, Woodstock, GA 30188-1386
++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 15019, Wilmington, DE 19886)
13677166 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
13655078 Beneficial, Route 19 Northgate Plaza, Washington, PA 15301
13655081 +Chase Bank USA, P.O. Box 15298, Wilmington, DE 19850-5298
13655082 +Chromulak & Associates, 401 Technology Drive, Suite 202, Canonsburg, PA 15317-7538
13655083 +Citibank South Dakota NA, P.O. Box 6241, Sioux Falls, SD 57117-6241
13655085 +Creditors Financial Group, LLC, P.O. Box 440290, Aurora, CO 80044-1500
13655087 +Dyck-O'Neal, Inc., 15301 Spectrum Drive, Suite 450, Addison, TX 75001-6436
13655089 +Encore Receivable Management, 400 North Rogers Road, P.O. Box 3330, Olathe, KS 66063-3330
13655090 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
(address filed with court: Focus Receivables, 1130 Northchase Parkway, Suite 150,
Marietta, GA 30067)
13638924 +Fayette County Sheriff Office, Courthouse, 61 East Main Street, Uniontown, PA 15401-3514
13655092 +Gordon & Weinberg, P.C., 1001 E. Hector Street, Suite 220, Conshohocken, PA 19428-2395
13655095 HSBC Bank, P.O. Box 15524, Wilmington, DE 19850
13655105 +Harrisburg, PA 17128, Patenaude & Felix, A.P.C., 213 East Main Street,
Carnegie, PA 15106-2701
13655093 +Hayt, Hayt & Landau, LLC, 123 South Broad Street, Suite 1660, Philadelphia, PA 19109-1003
13655094 +Home Depot/Citibank, P.O. Box 6497, Sioux Falls, SD 57117-6497
13677249 +M & T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
13677251 +M & T BANK (2), PO BOX 1508, BUFFALO, NY 14240-1508
13638925 #+Michelle L. Watson, Esq., 202 1/2 4th Street, Monongahela, PA 15063-2502
13655101 +National City, One NCC Parkway, Kalamazoo, MI 49009-8003
13655103 +Northland Group, Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
13655107 +PNC Bank, NA, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
13655106 +Phillips & Cohen Associates, Mail Stop 591, 1002 Justison Street,
Wilmington, DE 19801-5148
13655110 +Solomon & Solomon PC, Columbia Circle, P.O. Box 15019, Albany, NY 12212-5019
13655112 +Tucker Arensberg, PC, Firm # 287, 1500 One PPG Place, Pittsburgh, PA 15222-5416
13711770 +UPP-University of Pittsburgh, c/o Convergent Healthcare Recoveries, PO Box 1289,
Peoria, IL 61654-1289
13638927 Weltman, Weinberg & Reis, c/o Matthew Urban, Esq., 1400 Koppers Bldg, 436 Seventh,
Pittsburgh, PA 15219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 06 2018 02:31:24
PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
13664821 E-mail/Text: ally@ebn.phinsolutions.com Sep 06 2018 02:16:10 Ally Financial,
PO Box 130424, Roseville, MN 55113-0004
13655070 +E-mail/Text: ally@ebn.phinsolutions.com Sep 06 2018 02:16:10 Ally Financial,
P.O. Box 380901, Minneapolis, MN 55438-0901
13655074 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Sep 06 2018 02:16:50 Asset Acceptance,
P.O. Box 1630, Warren, MI 48090-1630
13643215 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Sep 06 2018 02:16:50 Asset Acceptance LLC,
P.O. Box 2036, Warren MI 48090-2036
13655076 +E-mail/Text: legal@arsnational.com Sep 06 2018 02:16:20 Associated Recovery Systems,
P.O. Box 469046, Escondido, CA 92046-9046
13655080 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 06 2018 02:19:50 Capital One Bank.,
P.O. Box 85520, Richmond, VA 23285
13655079 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 06 2018 02:19:50 Capital One Bank,
P.O. Box 71083, Charlotte, NC 28272-1083
13656488 +E-mail/Text: bankruptcy@caavps.com Sep 06 2018 02:17:10 Cavalry Portfolio Services,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
13655084 +E-mail/Text: abovay@creditmanagementcompany.com Sep 06 2018 02:17:14 Credit Management Co.,
2121 Noblestown Road, Pittsburgh, PA 15205-3956
13646816 E-mail/Text: mrdiscen@discover.com Sep 06 2018 02:16:10 Discover Bank,
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13655086 +E-mail/Text: mrdiscen@discover.com Sep 06 2018 02:16:10 Discover Financial Svcs, LLC,
P.O. Box 15316, Wilmington, DE 19850-5316
13655091 +E-mail/PDF: gecsedirecoverycorp.com Sep 06 2018 02:19:48 GE Money Bank, P.O. Box 960061,
Orlando, FL 32896-0061
13655096 +E-mail/Text: cio.bncmail@irs.gov Sep 06 2018 02:16:18 IRS, Insolvency Unit,
P.O. Box 7346, Philadelphia, PA 19101-7346
13720234 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 06 2018 02:19:12 LVNV Funding LLC,
c/o Resurgent Capital Services, PO Box 10675, Greenville, SC 29603-0675

District/off: 0315-2

User: jfur
Form ID: pdf900

Page 2 of 3
Total Noticed: 61

Date Rcvd: Sep 05, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13655098 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 06 2018 02:19:12 LVNV Funding, LLC,
P.O. Box 10497, Greenville, SC 29603-0497
13721171 E-mail/PDF: resurgentbknofications@resurgent.com Sep 06 2018 02:19:12
LVNV Funding, LLC its successors and assigns as, assignee of General Electric Capital,
Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13655097 +E-mail/PDF: gecsedirecoverycorp.com Sep 06 2018 02:19:48 Lowe's, P.O. Box 530914,
Atlanta, GA 30353-0914
13655099 E-mail/Text: camanagement@mtb.com Sep 06 2018 02:16:20 M&T Bank, P.O. Box 64679,
Baltimore, MD 21264
13655100 +E-mail/Text: rcpsbankruptcyntices@parallon.com Sep 06 2018 02:17:40 Mediacredit, Inc.,
13730 South Point Boulevard, Charlotte, NC 28273-7715
13655102 +E-mail/Text: egssupportservices@alorica.com Sep 06 2018 02:17:05
NCO Financial Systems, Inc., P.O. Box 15894, Wilmington, DE 19850-5894
13653546 E-mail/Text: BKRMailOps@weltman.com Sep 06 2018 02:17:02 OLD REPUBLIC INSURANCE CO,
c/o Weltman, Weinberg & Reis, P.O. Box 93784, Cleveland, OH 44101-5784
13655108 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 06 2018 02:19:29
Portfolio Recovery Associates, 140 Corporate Blvd., Norfolk, VA 23502
14706120 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 06 2018 02:19:52
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
13711022 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 06 2018 02:19:06
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13655989 E-mail/Text: RVSVBCINOTICE1@state.pa.us Sep 06 2018 02:16:41
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
13655109 +E-mail/Text: bankruptcy@proconsrv.com Sep 06 2018 02:16:32 Pro Consulting Services, Inc.,
P.O. Box 66510, Houston, TX 77266-6510
13638926 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 06 2018 02:16:53 U. S. Trustee's Office,
1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721
TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
13655104 PA Department of Revenue, Bankruptcy Division, P.O. Box 280946
cr* BANK OF AMERICA, N.A., P.O. Box 660933, DALLAS, TX 75266-0933
13655071 ##+American Express, P.O. Box 6618, Omaha, NE 68106-0618
13655088 ##+Edwin Abrahamsen & Associates, 120 North Keyser Avenue, Scranton, PA 18504-9701
13655111 ##+Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207
TOTALS: 2, * 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latoufflawfirm.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Michelle L. Watson on behalf of Debtor Tracey L. Sapko attorneymichellewatson@yahoo.com,
shellywvu@yahoo.com

District/off: 0315-2

User: jfur
Form ID: pdf900

Page 3 of 3
Total Noticed: 61

Date Rcvd: Sep 05, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Michelle L. Watson on behalf of Plaintiff Tracey L. Sapko attorney michellewatson@yahoo.com,
shellywvu@yahoo.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 6